

**Fill in this information to identify your case:**

Debtor 1	<b>ROMAN</b>	<b>BLYUMIN</b>
	First Name Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>MARINA</b>	<b>BLYUMIN</b>
	First Name Middle Name	Last Name
United States Bankruptcy Court for the: District of New Jersey		
Case number	<b>23-16650 VFP</b>	
	(If known)	

U.S. BANKRUPTCY COURT  
FILED  
NEWARK, NJ

2023 NOV 15 P 3:47

JEANNE A. NAUGHTON

BY:

DEPUTY CLERK

☒ Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

##### Your assets

Value of what you own

##### 1. Schedule A/B: Property (Official Form 106A/B)

1a. Copy line 55, Total real estate, from Schedule A/B..... \$ 1,350,000

1b. Copy line 62, Total personal property, from Schedule A/B..... \$ 1,254,053

1c. Copy line 63, Total of all property on Schedule A/B..... \$ 2,604,053

#### Part 2: Summarize Your Liabilities

##### Your liabilities

Amount you owe

##### 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)

2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D..... \$ 2,906,853

##### 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... \$

3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... + \$ 4031

Your total liabilities \$ 2,910,884

#### Part 3: Summarize Your Income and Expenses

##### 4. Schedule I: Your Income (Official Form 106I)

Copy your combined monthly income from line 12 of Schedule I..... \$ 16,937.34

##### 5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22c of Schedule J..... \$ 15,839

Debtor 1 **ROMAN** **BLYUMIN**  
First Name Middle Name Last Name

Case number (if known) **23-16650 VFP**

**Part 4: Answer These Questions for Administrative and Statistical Records**

**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  
☒ Yes

**7. What kind of debt do you have?**

- ☐ Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  
☒ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ NA

**9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F.**

**Total claim**

From Part 4 on Schedule E/F, copy the following:

9a. Domestic support obligations (Copy line 6a.)	\$ <u>NA</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>NA</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>NA</u>
9d. Student loans. (Copy line 6f.)	\$ <u>NA</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>NA</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ <u>NA</u>
9g. Total. Add lines 9a through 9f.	\$ <u>0</u>

Fill in this information to identify your case and this filing:

Debtor 1 ROMAN BLYUMIN  
First Name Middle Name Last Name  
Debtor 2 MARINA BLYUMIN  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court for the: District of New Jersey  
Case number 23-16650 VFP

☒ Check if this is an amended filing

Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.  
☒ Yes. Where is the property?

1.1. 21 Litchfield Way  
Street address, if available, or other description

Alpine NJ 07620  
City State ZIP Code

Bergen  
County

What is the property? Check all that apply.

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ 1,350,000. Current value of the portion you own? \$ 1,350,000.

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

If you own or have more than one, list here:

1.2. \_\_\_\_\_  
Street address, if available, or other description

\_\_\_\_\_  
City State ZIP Code

\_\_\_\_\_  
County

What is the property? Check all that apply.

- ☐ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ Current value of the portion you own? \$

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

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Case number (if known) 23-16650 VFP

1.3.

Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply.

- ☐ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ \_\_\_\_\_ \$ \_\_\_\_\_

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number: \_\_\_\_\_

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. \_\_\_\_\_

\$ 1,350,000.

**Part 2: Describe Your Vehicles**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No  
☒ Yes

3.1. Make: Honda  
 Model: Odyssey EXL  
 Year: 2015  
 Approximate mileage: 121,000

Other information:

barely drivable

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ 5,000 \$ 5,000

☐ Check if this is community property (see instructions)

If you own or have more than one, describe here:

3.2. Make: Mercedes  
 Model: GL  
 Year: 2015  
 Approximate mileage: 70,000

Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ 14,000. \$ 14,000.

☐ Check if this is community property (see instructions)

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3.3. Make: Honda  
 Model: Element  
 Year: 2006  
 Approximate mileage: 200,000

Other information:

not drivable

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ 0 \$ 0

3.4. Make: \_\_\_\_\_  
 Model: \_\_\_\_\_  
 Year: \_\_\_\_\_  
 Approximate mileage: \_\_\_\_\_

Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ \_\_\_\_\_ \$ \_\_\_\_\_

## 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☐ No  
☐ Yes

4.1. Make: \_\_\_\_\_  
 Model: \_\_\_\_\_  
 Year: \_\_\_\_\_  
 Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ \_\_\_\_\_ \$ \_\_\_\_\_

If you own or have more than one, list here:

4.2. Make: \_\_\_\_\_  
 Model: \_\_\_\_\_  
 Year: \_\_\_\_\_  
 Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ \_\_\_\_\_ \$ \_\_\_\_\_

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here →

\$ 19,000.

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**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No☒ Yes. Describe..... furniture, appliances, etc.

\$ 2,500.

**7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No☒ Yes. Describe..... TVs and cell phones

\$ 2,500.

**8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No☒ Yes. Describe..... pictures in frames (low value art)

\$ 500.

**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No☐ Yes. Describe.....

\$

**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No☐ Yes. Describe.....

\$

**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No☒ Yes. Describe..... everyday clothes

\$ 500.

**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No☒ Yes. Describe..... everyday jewelry

\$ 500.

**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

☒ No☐ Yes. Describe.....

\$

**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....

\$

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here** →

\$ 6,500.

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**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☒ No☐ Yes ..... Cash: ..... \$ .....**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes ..... Institution name:

17.1. Checking account:	bank account	\$ 3,227.
17.2. Checking account:	Fidelity account	\$ 10,478.
17.3. Savings account:		\$
17.4. Savings account:		\$
17.5. Certificates of deposit:		\$
17.6. Other financial account:		\$
17.7. Other financial account:		\$
17.8. Other financial account:		\$
17.9. Other financial account:		\$

**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes ..... Institution or issuer name:

	\$
	\$
	\$

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☐ No☒ Yes. Give specific information about them.....

Name of entity:	% of ownership:	
stock in Shalom Yeladim (temporary entity)	100 %	\$ 0
	%	\$
	%	\$

Debtor 1 **ROMAN** **Document** **Page 8 of 26** **Case number (if known)** **23-16650 VFP**  
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**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.  
*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No☐ Yes. Give specific information about them.....

Issuer name:

\_\_\_\_\_  
 \$ \_\_\_\_\_  
 \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \_\_\_\_\_  
 \$ \_\_\_\_\_

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No☒ Yes. List each account separately.

Type of account:

Institution name:

401(k) or similar plan:

Fidelity account via employer

\$ 1,213,573.

Pension plan:

\$ \_\_\_\_\_

IRA:

\$ \_\_\_\_\_

Retirement account:

\$ \_\_\_\_\_

Keogh:

\$ \_\_\_\_\_

Additional account:

\$ \_\_\_\_\_

Additional account:

\$ \_\_\_\_\_

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No☐ Yes.....

Institution name or individual:

Electric:

\$ \_\_\_\_\_

Gas:

\$ \_\_\_\_\_

Heating oil:

\$ \_\_\_\_\_

Security deposit on rental unit:

\$ \_\_\_\_\_

Prepaid rent:

\$ \_\_\_\_\_

Telephone:

\$ \_\_\_\_\_

Water:

\$ \_\_\_\_\_

Rented furniture:

\$ \_\_\_\_\_

Other:

\$ \_\_\_\_\_

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)**☒ No☐ Yes.....

Issuer name and description:

\_\_\_\_\_  
 \$ \_\_\_\_\_  
 \_\_\_\_\_  
 \$ \_\_\_\_\_  
 \_\_\_\_\_  
 \$ \_\_\_\_\_

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**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes ..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☐ No☒ Yes. Give specific information about them....

Roman's employer set up a restricted stock plan with Verizon stock with valued at \$16,002 at filing. Unknown date of access (if ever).

\$ \_\_\_\_\_ ?

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No☐ Yes. Give specific information about them....

\$ \_\_\_\_\_

**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No☐ Yes. Give specific information about them....

\$ \_\_\_\_\_

**Money or property owed to you?****Current value of the portion you own?**  
Do not deduct secured claims or exemptions.**28. Tax refunds owed to you**☐ No☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years. ....

tax returns for 2022, filed 10/23.

Federal: \$ 720

State: \$ 555

Local: \$ \_\_\_\_\_

**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No☐ Yes. Give specific information. ....

Alimony: \$ \_\_\_\_\_

Maintenance: \$ \_\_\_\_\_

Support: \$ \_\_\_\_\_

Divorce settlement: \$ \_\_\_\_\_

Property settlement: \$ \_\_\_\_\_

**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No☐ Yes. Give specific information. ....

\$ \_\_\_\_\_

Debtor 1

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**31. Interests in insurance policies***Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance*☒ No☐ Yes. Name the insurance company of each policy and list its value. ...

Company name:

Beneficiary:

Surrender or refund value:

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**32. Any interest in property that is due you from someone who has died***If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.*☒ No☐ Yes. Give specific information. ....

\$ \_\_\_\_\_

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples: Accidents, employment disputes, insurance claims, or rights to sue*☒ No☐ Yes. Describe each claim. ....

\$ \_\_\_\_\_

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim. ....

\$ \_\_\_\_\_

**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information. ....

\$ \_\_\_\_\_

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here**

\$ 1,228,553

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to Part 6.☐ Yes. Go to line 38.**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**38. Accounts receivable or commissions you already earned**☒ No☐ Yes. Describe. ....

\$ \_\_\_\_\_

**39. Office equipment, furnishings, and supplies***Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices*☒ No☐ Yes. Describe. ....

\$ \_\_\_\_\_

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## 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☒ No☐ Yes. Describe .....

\$

## 41. Inventory

☒ No☐ Yes. Describe .....

\$

## 42. Interests in partnerships or joint ventures

☒ No☐ Yes. Describe .....

Name of entity:

% of ownership:

%

\$

%

\$

%

\$

## 43. Customer lists, mailing lists, or other compilations

☒ No☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?☐ No☐ Yes. Describe .....

\$

## 44. Any business-related property you did not already list

☒ No☐ Yes. Give specific  
information .....

\$

\$

\$

\$

\$

\$

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached  
for Part 5. Write that number here .....

\$

0

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

## 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.☐ Yes. Go to line 47.**Current value of the  
portion you own?**Do not deduct secured claims  
or exemptions.

## 47. Farm animals

Examples: Livestock, poultry, farm-raised fish

☒ No☐ Yes .....

\$

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## 48. Crops—either growing or harvested

☒ No☐ Yes. Give specific information.....

\$ \_\_\_\_\_

## 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

☒ No☐ Yes.....

\$ \_\_\_\_\_

## 50. Farm and fishing supplies, chemicals, and feed

☒ No☐ Yes.....

\$ \_\_\_\_\_

## 51. Any farm- and commercial fishing-related property you did not already list

☒ No☐ Yes. Give specific information.....

\$ \_\_\_\_\_

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here →

\$ \_\_\_\_\_ 0

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

## 53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No☐ Yes. Give specific information.....

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

54. Add the dollar value of all of your entries from Part 7. Write that number here →

\$ \_\_\_\_\_ 0

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2 → \$ 1,350,000.

56. Part 2: Total vehicles, line 5 \$ 19,000.

57. Part 3: Total personal and household items, line 15 \$ 6,500.

58. Part 4: Total financial assets, line 36 \$ 1,228,553

59. Part 5: Total business-related property, line 45 \$ 0

60. Part 6: Total farm- and fishing-related property, line 52 \$ 0

61. Part 7: Total other property not listed, line 54 + \$ 0

62. Total personal property. Add lines 56 through 61, ..... \$ 1,254,053 Copy personal property total → + \$ 1,254,053

63. Total of all property on Schedule A/B. Add line 55 + line 62. .... \$ 2,604,053

Fill in this information to identify your case:

Debtor 1 ROMAN BLYUMIN  
First Name Middle Name Last Name

Debtor 2 MARINA BLYUMIN  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of New Jersey

Case number 23-16650-VFP  
(If known)

☒ Check if this is an amended filing

Official Form 106C

**Schedule C: The Property You Claim as Exempt**

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own  <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim  <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Brief description: <u>Alpine residence</u> Line from <i>Schedule A/B</i> : <u>1.1</u>	<u>\$1,350,000</u>	<input checked="" type="checkbox"/> \$ <u>27,900.</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Section 522(d)(1) (one half of joint homestead exemption)
Brief description: <u>Honda Odyssey</u> Line from <i>Schedule A/B</i> : <u>3.1</u>	<u>\$5,000.</u>	<input checked="" type="checkbox"/> \$ <u>5,000</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	\$4,450 per Section 522(d)(2) & \$550 via unused homestead exemption
Brief description: <u>Mercedes vehicle</u> Line from <i>Schedule A/B</i> : <u>3.2</u>	<u>\$14,000.</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	\$4,450 per Section 522(d)(2) & balance of \$9,550 using portion of unused <u>homestead</u>

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Debtor 1

ROMAN

BLYUMIN

Case number (if known) 23-16650-VFP

First Name

Middle Name

Last Name

**Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description: <u>furniture appliances</u> Line from Schedule A/B: <u>6</u>	\$ <u>2,500.</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	section 522(d)(3) \$2,500 of possible \$29,750
Brief description: <u>TVs and cell phones</u> Line from Schedule A/B: <u>7</u>	\$ <u>2,500.</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Section 522(d)(3) \$2,500 of possible \$29,750
Brief description: <u>everyday clothes</u> Line from Schedule A/B: <u>11</u>	\$ <u>500</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Section 522(d)(3) \$500 of possible \$29,750
Brief description: <u>artwork</u> Line from Schedule A/B: <u>8</u>	\$ <u>500.</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Section 522(d)(3) \$500 of possible \$29,750
Brief description: <u>everyday jewelry</u> Line from Schedule A/B: <u>12</u>	\$ <u>\$500</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Section 522(d)(4) \$500 of possible \$3,750
Brief description: <u>funds in bank account</u> Line from Schedule A/B: <u>17.1</u>	\$ <u>3,227</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	\$2,950 via section 522(d)(5) wildcard and \$277 of unused portion of homestead
Brief description: <u>funds at Fidelity</u> Line from Schedule A/B: <u>17.2</u>	\$ <u>10,478</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	full amount via unused portion of homestead
Brief description: <u>401k retirement funds</u> Line from Schedule A/B: <u>21</u>	\$ <u>1,213,573</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	full amount exempt /excluded from estate per ERISA
Brief description: <u>tax refunds</u> Line from Schedule A/B: <u>28</u>	\$ <u>1,275</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	full amount via unused homestead exemption
Brief description: <u>restricted stock plan</u> Line from Schedule A/B: <u>25</u>	\$ <u>unknown</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	any remaining unused homestead exemption
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____

Fill in this information to identify your case:

Debtor 1 ROMAN BLYUMIN  
First Name Middle Name Last Name  
 Debtor 2 MARINA BLYUMIN  
(Spouse, if filing) First Name Middle Name Last Name  
 United States Bankruptcy Court for the: District of New Jersey  
 Case number 23-16650 VFP  
(if known)

☒ Check if this is an amended filing

Official Form 106D

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  
☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
\$ ~983,000.	\$ 1,350,000	\$ 0

2.1 Shellpoint Mortgage

Describe the property that secures the claim:

Creditor's Name  
PO Box 740039  
Number Street

1st mortgage on 21 Litchfield Way, Alpine, NJ

Cincinnati OH 45274  
City State ZIP Code

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

☐ Check if this claim relates to a community debt

Date debt was incurred 09/26/2005

Last 4 digits of account number 5 1 0 6

2.2 Wells Fargo

Describe the property that secures the claim:

Creditor's Name  
PO Box 10335  
Number Street

2nd mortgage on 21 Litchfield Way, Alpine, NJ

Des Moines IA 50306  
City State ZIP Code

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

☐ Check if this claim relates to a community debt

Date debt was incurred 04/08/2006

Last 4 digits of account number 0 9 0 4

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 1,054,200.

Debtor 1 **ROMAN** **BLYUMIN**  
First Name Middle Name Last Name

Case number (if known) **23-16650 VFP**

		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
<b>Part 1: Additional Page</b> After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.				
<b>2.3</b> Small Business Administration Creditor's Name <b>2 Gateway Center</b> Number Street  <b>Newark NJ 07102</b> City State ZIP Code  Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this claim relates to a community debt  Date debt was incurred <u>12/11/2008</u>	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px;">the lien is against 21 Litchfield Way, Alpine, NJ</div> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed  Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input checked="" type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____  Last 4 digits of account number <u>5 0 0 1</u>	\$ <u>~1,140,000.</u>	\$ <u>1,350,000</u>	\$ <u>844,200</u>
<b>2.4</b> NJ Division of Taxation Creditor's Name <b>PO Box 2</b> Number Street  <b>Trenton NJ 08625</b> City State ZIP Code  Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this claim relates to a community debt  Date debt was incurred <u>8/25/2011</u>	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px;">the lien is against 21 Litchfield Way, Alpine, NJ</div> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed  Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input checked="" type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____  Last 4 digits of account number _____	\$ <u>2,934.13</u>	\$ <u>1,350,000</u>	\$ <u>2,934.13</u>
<b>2.5</b> NJ Division of Taxation Creditor's Name <b>PO Box 2</b> Number Street  <b>Trenton NJ 08625</b> City State ZIP Code  Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this claim relates to a community debt  Date debt was incurred <u>2/14/2013</u>	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px;">the lien is against 21 Litchfield Way, Alpine, NJ</div> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed  Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input checked="" type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____  Last 4 digits of account number _____	\$ <u>1,049.62</u>	\$ <u>1,350,000</u>	\$ <u>1,049.62</u>
Add the dollar value of your entries in Column A on this page. Write that number here:		<div style="border: 1px solid black; padding: 5px;">\$ <u>1,143,983.75</u></div>		
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:		<div style="border: 1px solid black; padding: 5px;">\$ _____</div>		

Debtor 1 **ROMAN**  
First Name Middle Name Last Name

Case number (if known) **23-16650 VFP**

**Additional Page**

**Part 1:**

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

Column A	Column B	Column C
Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any

**2.6 NJ Division of Taxation**

Describe the property that secures the claim:

\$ 6,825.31 \$ 1,350,000 \$ 6,825.31

Creditor's Name

Number Street

**Newark NJ 07102**  
City State ZIP Code

the lien is against 21 Litchfield Way, Alpine, NJ

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☒ Disputed

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
  
☐ Check if this claim relates to a community debt

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☒ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Date debt was incurred 5/23/2013

Last 4 digits of account number \_\_\_\_\_

**2.7 Wells Fargo Bank**

Describe the property that secures the claim:

\$ 701,844 \$ 1,350,000 \$ 701,844

Creditor's Name

**PO Box 10335**  
Number Street

**Des Moines IA 50306**  
City State ZIP Code

the lien is against 21 Litchfield Way, Alpine, NJ

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☒ Disputed

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
  
☐ Check if this claim relates to a community debt

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☒ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Date debt was incurred 8/25/2011

Last 4 digits of account number \_\_\_\_\_



Describe the property that secures the claim:

\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Creditor's Name

Number Street

City State ZIP Code

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
  
☐ Check if this claim relates to a community debt

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 708,669.31

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$ 2,906,853.06

Debtor 1

ROMAN

BLYUMIN

Case number (if known) 23-16650 VFP

First Name Middle Name Last Name

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

☐ US Department of the TreasuryOn which line in Part 1 did you enter the creditor? 2.3

Name

PO BOX 979101

Last 4 digits of account number \_\_\_\_\_

Number Street

St. Louis

MO

63197-9000

City

State

ZIP Code

☐ US Department of TreasuryOn which line in Part 1 did you enter the creditor? 2.3

Name

PO Box 149058

Last 4 digits of account number \_\_\_\_\_

Number Street

Austin

TX

79714-9058

City

State

ZIP Code

☐ Aronson Weiner Salerno & KaufmanOn which line in Part 1 did you enter the creditor? 2.3

Name

21 Main Street, Suite 100

Last 4 digits of account number \_\_\_\_\_

Number Street

Hackensack

NJ

07601

City

State

ZIP Code

☐ Romano & RomanoOn which line in Part 1 did you enter the creditor? 2.7

Name

573 Bloomfield Avenue

Last 4 digits of account number \_\_\_\_\_

Number Street

Verona

NJ

07601

City

State

ZIP Code

☐ CIT Small Business LendingOn which line in Part 1 did you enter the creditor? 2.3

Name

155 Commerce Way

Last 4 digits of account number \_\_\_\_\_

Number Street

Portsmouth

NH

03801

City

State

ZIP Code

☐ On which line in Part 1 did you enter the creditor? \_\_\_\_\_

Name

Last 4 digits of account number \_\_\_\_\_

Number Street

City

State

ZIP Code

Print

Save As...

Add Attachment

Reset

Fill in this information to identify your case:

Debtor 1 ROMAN BLYUMIN  
First Name Middle Name Last Name

Debtor 2 MARINA BLYUMIN  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of New Jersey

Case number 23-16650 VFP  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

# Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Employment

### 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

#### Employment status

- ☒ Employed  
☐ Not employed

- ☒ Employed  
☐ Not employed

#### Occupation

Engineer

Daycare director

#### Employer's name

Verizon

Shalom Yeladim

#### Employer's address

180 Washington Valley Rd  
Number Street

780 Palisades Avenue  
Number Street

Bedminster NJ 07921  
City State ZIP Code

Teaneck NJ 07666  
City State ZIP Code

How long employed there? over 5 years

over 5 years

## Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ 20,307.91	\$ 5,357.14
3. Estimate and list monthly overtime pay.	+\$ 0	+\$
4. Calculate gross income. Add line 2 + line 3.	\$ 20,307.91	\$ 5,357.14

Debtor 1

ROMAN

BLYUMIN

Case number (if known) 23-16650 VFP

First Name

Middle Name

Last Name

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here..... → 4.	\$ 20,307.91	\$ 5,357.14
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 4800.88	\$ 1,283.47
5b. Mandatory contributions for retirement plans	5b. \$	\$
5c. Voluntary contributions for retirement plans	5c. \$ 3,396.79	\$
5d. Required repayments of retirement fund loans	5d. \$	\$
5e. Insurance	5e. \$ 1115.74	\$
5f. Domestic support obligations	5f. \$	\$
5g. Union dues	5g. \$	\$
5h. Other deductions. Specify: <u>Savings</u>	5h. + \$ 697.78	+ \$
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 10,011.18	\$ 1,283.47
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 10,296.73	\$ 6,640.62

**8. List all other income regularly received:****8a. Net income from rental property and from operating a business, profession, or farm**

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a. \$ 0 \$

**8b. Interest and dividends**

8b. \$ 0 \$

**8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive**

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c. \$ 0 \$

**8d. Unemployment compensation**

8d. \$ 0 \$

**8e. Social Security**

8e. \$ 0 \$

**8f. Other government assistance that you regularly receive**

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

Specify: \_\_\_\_\_

8f. \$ 0 \$

**8g. Pension or retirement income**

8g. \$ 0 \$

**8h. Other monthly income. Specify: \_\_\_\_\_**

8h. + \$ 0 + \$

**9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.**

9. \$ 0 \$

**10. Calculate monthly income. Add line 7 + line 9.**

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10. \$ 10,296.73 + \$ 6,640.62 = \$ 16,937.34

**11. State all other regular contributions to the expenses that you list in Schedule J.**

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: \_\_\_\_\_ 11. + \$

**12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.**Write that amount on the *Summary of Your Assets and Liabilities and Certain Statistical Information*, if it applies

12. \$ 16,937.34

Combined  
monthly income**13. Do you expect an increase or decrease within the year after you file this form?**☒ No.☐ Yes. Explain: \_\_\_\_\_

Fill in this information to identify your case:			
Debtor 1	ROMAN		BLYUMIN
	First Name	Middle Name	Last Name
Debtor 2	MARINA		BLYUMIN
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of New Jersey			
Case number (If known)	23-16650 VFP		

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

# Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

☐ No

☒ Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

daughter

29

☐ No  
☒ Yes

son

34

☒ No  
☐ Yes

daughter in law

35

☐ No  
☒ Yes

grandchild

5

☐ No  
☒ Yes

grandchild

2

☐ No  
☒ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No

☐ Yes

### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 7,314.00

If not included in line 4:

4a. Real estate taxes

4a. \$

4b. Property, homeowner's, or renter's insurance

4b. \$

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 200.00

4d. Homeowner's association or condominium dues

4d. \$

Debtor 1

First Name Middle Name Last Name

Case number (if known) 23-16650 VFP

**Your expenses**

5. **Additional mortgage payments for your residence, such as home equity loans** 5. \$
6. **Utilities:**
- 6a. Electricity, heat, natural gas 6a. \$ 600
- 6b. Water, sewer, garbage collection 6b. \$ 150
- 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ 150
- 6d. Other. Specify: 6d. \$
7. **Food and housekeeping supplies** 7. \$ 4,000
8. **Childcare and children's education costs** 8. \$
9. **Clothing, laundry, and dry cleaning** 9. \$ 50
10. **Personal care products and services** 10. \$ 50
11. **Medical and dental expenses** 11. \$ 500
12. **Transportation.** Include gas, maintenance, bus or train fare.  
Do not include car payments. 12. \$ 250
13. **Entertainment, clubs, recreation, newspapers, magazines, and books** 13. \$ 100
14. **Charitable contributions and religious donations** 14. \$
15. **Insurance.**  
Do not include insurance deducted from your pay or included in lines 4 or 20.
- 15a. Life Insurance 15a. \$ 900
- 15b. Health Insurance 15b. \$
- 15c. Vehicle Insurance 15c. \$ 745
- 15d. Other Insurance. Specify: 15d. \$
16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.  
Specify: 16. \$
17. **Installment or lease payments:**
- 17a. Car payments for Vehicle 1 17a. \$
- 17b. Car payments for Vehicle 2 17b. \$
- 17c. Other. Specify: Volvo lease payments 17c. \$ 830
- 17d. Other. Specify: 17d. \$
18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).** 18. \$
19. **Other payments you make to support others who do not live with you.**  
Specify: 19. \$
20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**
- 20a. Mortgages on other property 20a. \$
- 20b. Real estate taxes 20b. \$
- 20c. Property, homeowner's, or renter's insurance 20c. \$
- 20d. Maintenance, repair, and upkeep expenses 20d. \$
- 20e. Homeowner's association or condominium dues 20e. \$

Debtor 1 **ROMAN** **BLYUMIN**  
First Name Middle Name Last Name

Case number (if known) **23-16650 VFP**

21. Other. Specify: \_\_\_\_\_

21. +\$ \_\_\_\_\_

**22. Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$ 15,839

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$ \_\_\_\_\_

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ 15,839

**23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 16,937.34

23b. Copy your monthly expenses from line 22c above.

23b. - \$ 15,839

23c. Subtract your monthly expenses from your monthly income.  
The result is your *monthly net income*.

23c. \$ 1,098.34

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain here: We are hopeful that our son will finish his education, find a job, and move out. At that juncture, our expenses will hopefully drop.

Fill in this information to identify your case:

Debtor 1	ROMAN	BLYUMIN
	<small>First Name</small>	<small>Last Name</small>
Debtor 2	MARINA	BLYUMIN
(Spouse, if filing)	<small>First Name</small>	<small>Last Name</small>

United States Bankruptcy Court for the: District of New Jersey

Case number (If known) 23-16650 - VFP

☒ Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?


☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

x   
Signature of Debtor 1

Date 11/04/2023  
MM / DD / YYYY

x   
Signature of Debtor 2

Date 11/04/2023  
MM / DD / YYYY

UNITED STATES BANKRUPTCY COURT  
District of New Jersey

In re:

ROMAN BLYUMIN and  
MARINA BLYUMIN

U.S. BANKRUPTCY COURT  
FILED  
NEWARK, NJ

Case no.:

23-16650

Chapter:

7

Judge:

VFP

Debtor(s)

JEANNE A. NAUGHN  
BY: DEPUTY CLERK

Caption of Pleading being filed: Amended Schedules

**CERTIFICATION OF NON COMPLIANCE  
REGARDING CASE MANAGEMENT/ELECTRONIC CASE FILING ("CM/ECF")**

I, (Brian R. Quentzel), **HEREBY CERTIFY** that with respect to the transition in procedure effective October 1, 2003 which requires *mandatory* electronic filing for attorneys who regularly practice before this Court, and which requires attorneys to become trained and certified "Participants" of CM/ECF, if the attorney files ten (10) or more pleadings in a 12 month period, inclusive of the 2003 calendar year prior to October 1<sup>st</sup>, the following conditions apply (please check applicable provisions):

☒ (a) I am not currently certified as a CM/ECF Participant. During the twelve (12) month period preceding and including this filing, I have not exceeded the ten (10) document limit; or

\_\_\_\_\_ (b) I am not currently certified as a CM/ECF Participant. The captioned pleading constitutes my tenth or successive document filed within the preceding twelve (12) month period, and I have contacted the Court to schedule training within thirty (30) days of this filing. My scheduled training date is \_\_\_\_\_; or

\_\_\_\_\_ (c) I have been trained but not yet certified as a CM/ECF Participant; or

\_\_\_\_\_ (d) I am a certified "Participant" of CM/ECF, but have encountered the following extenuating circumstances which have prevented me from complying with the mandatory filing requirement with respect to the captioned pleading: (briefly describe)

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_ ; and

\_\_\_\_\_ (e) Pursuant to the Court's Notice to the Bar dated June 17, 2003, and posted to the Court's Web site [www.njb.uscourts.gov](http://www.njb.uscourts.gov), I have placed the document being filed on a CD ROM in PDF format.

11/13/2023

Date

s/ Brian R. Quentzel  
Signature of Attorney

11/13/23, 8:23 AM

ORIGIN ID: ZSYA (201) 816-1901  
 BRIAN R. QUENTZEL  
 LAW OFFICES OF BRIAN R. QUENTZEL  
 2390 E CAMELBACK ROAD  
 SUITE 130  
 PHOENIX, AZ 85016  
 UNITED STATES US

SHIP DATE: 13NOV23  
 ACTWGT:  
 CAD: 3714342/NET4660

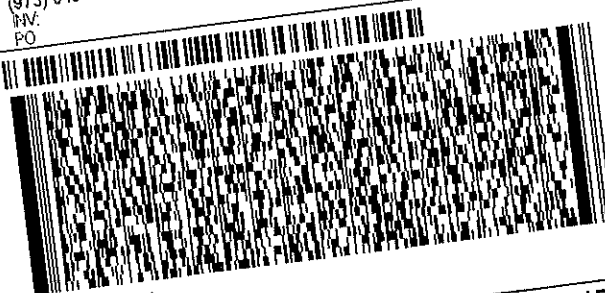
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